

Information to identify the case:

Debtor 1 Cassandra Reyes
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1730**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Northern District of Illinois**

Case number: **15-36806**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cassandra Reyes

February 17, 2016

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy
Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Cassandra Reyes
 Debtor

Case No. 15-36806-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Feb 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2016.

db
 23867525 +Cassandra Reyes, 2940 E. 98th St., Chicago, IL 60617-5410
 +Arnold Scott Harris PC, 222 Merchandise Mart Suite 1932, PO Box 5625,
 Chicago, IL 60680-5625
 23867530 +Ccs/first Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 23867532 +Chicago Family Health Center, 9119 S Exchange Ave, Chicago, IL 60617-4225
 23867534 +City of Markham, 16313 S. Kedzie Pkwy, Markham, IL 60428-5598
 23867538 +First Savings Credit Card, PO Box 2509, Omaha, NE 68103-2509
 23867540 +Gettington.com, Po Box 166, Newark, NJ 07101-0166
 23867544 +Mcsi Inc, Po Box 327, Palos Heights, IL 60463-0327
 23867546 +Momkus Mccluskey, 1001 Warrenville Rd, STE 500, Lisle, IL 60532-4306
 23867548 +Professional Bureau of Collection, PO Box 4157, Englewood, CO 80155-4157
 23867529 ccb credit services, 5300 s. 6th Street, Springfield, IL 62703-5184
 23867533 +city of chicago, dept. of revenue, 121 N. LaSalle street #107, Chicago, IL 60602-1232
 23867536 +fingerhut, P.O. Box 166, Newark, NJ 07101-0166

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: BMKDESMOND.COM Feb 18 2016 01:39:00 Michael K Desmond, Figliuolo & Silverman P C,
 10 S LaSalle Suite 3600, Chicago, IL 60603-1032
 23867526 +EDI: ARSN.COM Feb 18 2016 01:38:00 ARS National Services, Inc., PO Box 469046,
 Escondido, CA 92046-9046
 23867524 +E-mail/Text: ebn@americanwebloan.com Feb 18 2016 02:11:04 American Web Loans,
 522 N 14th St., Ponca City, OK 74601-4654
 24039352 +EDI: ATLASACQU.COM Feb 18 2016 01:39:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 23867527 +EDI: CAPITALONE.COM Feb 18 2016 01:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 23867528 +EDI: CAPONEAUTO.COM Feb 18 2016 01:38:00 Capital One Auto Finance, 3905 N Dallas Pkwy,
 Plano, TX 75093-7892
 23867528 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Feb 18 2016 02:12:24
 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
 23890404 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Feb 18 2016 02:34:36
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,
 Arlington, TX 76006-1347
 23867531 +EDI: CHASE.COM Feb 18 2016 01:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 23867535 +E-mail/Text: bknotice@erccollections.com Feb 18 2016 02:10:20 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 23867537 +EDI: AMINFOFP.COM Feb 18 2016 01:38:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 23867539 +EDI: RMSC.COM Feb 18 2016 01:38:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 23867541 +EDI: LEADINGEDGE.COM Feb 18 2016 01:39:00 Global Credit and Collections,
 5440 N Cumberland, Suite 300, Chicago, IL 60656-1486
 23867542 EDI: JEFFERSONCAP.COM Feb 18 2016 01:39:00 Jefferson Capital Systems, 16 Mcleland Rd,
 Saint Cloud, MN 56303
 23867543 +EDI: RESURGENT.COM Feb 18 2016 01:38:00 Lvnv Funding Llc, Po Box 10497,
 Greenville, SC 29603-0497
 23867545 +EDI: MID8.COM Feb 18 2016 01:38:00 Midland Credit Mgmt In, 8875 Aero Dr, Suite 200,
 San Diego, CA 92123-2255
 23867547 +E-mail/Text: karaiza@mcsicollections.com Feb 18 2016 02:12:11
 Municipal Collection Services INC., P.O. Box 327, Palos Heights, IL 60463-0327
 23867549 +EDI: RMSC.COM Feb 18 2016 01:38:00 Synch/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
 TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Feb 17, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2016 at the address(es) listed below:

John P Carlin on behalf of Debtor 1 Cassandra Reyes jcarlin@changandcarlin.com,
changcarlin@iamthewolf.com
Michael K Desmond mkd.trustee@fslegal.com, IL23@ecfcbis.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3